



PTO/SB/08B (10-01)
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete If Known	
		Application Number	09/307,485
		Filing Date	May 10, 1999
		First Named Inventor	Stephen Chin
		Art Unit	3624
		Examiner Name	Pwu, Jeffrey C.
Sheet 1 of 1	Attorney Docket Number	020375-002900US	

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U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
FD	AA	US-5,220,501	08-15-1993	Lawlor, et al.	
	AB	US-6,012,045	01-04-2000	Barzilai, et al.	
	AC	US-6,029,150	02-22-2000	Kravitz	
	AD	US-6,044,383	03-28-2000	Mori, et al.	
	AE	US-6,058,379	05-02-2000	Odom, et al.	
	AF	US-6,058,417	05-02-2000	Hess, et al.	
	AG	US-6,064,990	05-16-2000	Goldsmith	
	AH	US-6,078,907	06-20-2000	Lamm	
	AI	US-6,167,386	12-26-2000	Brown	
FD	AJ	US-6,367,693 B1	04-09-2002	Novogrod	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
FD	AK	PCT	WO 00/34899	A1	08-15-2000	EBAY, INC.		<input type="checkbox"/>
	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
FD	AP	X.COM, <i>Do More with Your Money</i> , downloaded from website http://www.x.com .	
FD	AQ	DOTBANK, <i>The Way to Send and receive Money on the Internet</i> , downloaded from website http://www.dotbank.com .	
FD	AR	MICROSOFT CORPORATION, <i>Real-Time Systems and Microsoft Windows NT</i> , downloaded from website http://msdn.microsoft.com .	

Examiner Signature	<i>F. P. ...</i>	Date Considered	10/27/05
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 1

Complete if Known

Application Number	09/307,485
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First Named Inventor	Chin, Stephen
Art Unit	3628
Examiner Name	Pwu, Jeffrey C.
Attorney Docket Number	020375-002900US

U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>W</i>	A1	US-5,899,980	05-04-1999	Wilf et al.	
	A2	US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	B1					<input type="checkbox"/>
	B2					<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS

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	C1		
	C2		

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